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BANK OF THE MANHATTAN COMPANY

The vignette on the preceding title-page is the seal of the Manhattan Company. On May 8, 1799, the Committee on By-Laws reported "that they had devised a common seal for the Corporation, the description of which is as follows: Oceanus, one of the sea gods, sitting in a reclining posture on a rising ground pouring water from an urn which forms a river and terminates in a lake. On the exergue will be inscribed 'Seal of the Manhattan Company.'"

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FOREWORD

IT is apparent to the New Yorker as well as to the stranger that the city is changing rapidly. Time lays as destructive a hand upon that which is historic as upon that which is uninteresting; and the buildings of yesterday give place to those of to-day.

It has seemed appropriate to the Bank of the Manhattan Company that it should assemble views of substantially all the buildings of historic interest now standing within the city limits which were in existence in 1799, when it was founded. Many of these buildings have undergone but little change since then; others, though their original walls are standing, have been altered to meet more modern requirements. While the city possesses many interesting buildings erected in the first half of the nineteenth century, the small number of interesting buildings of the seventeenth and eighteenth centuries which still remain shows how little is left of the New York of Colonial times and even of the early days of the Republic.

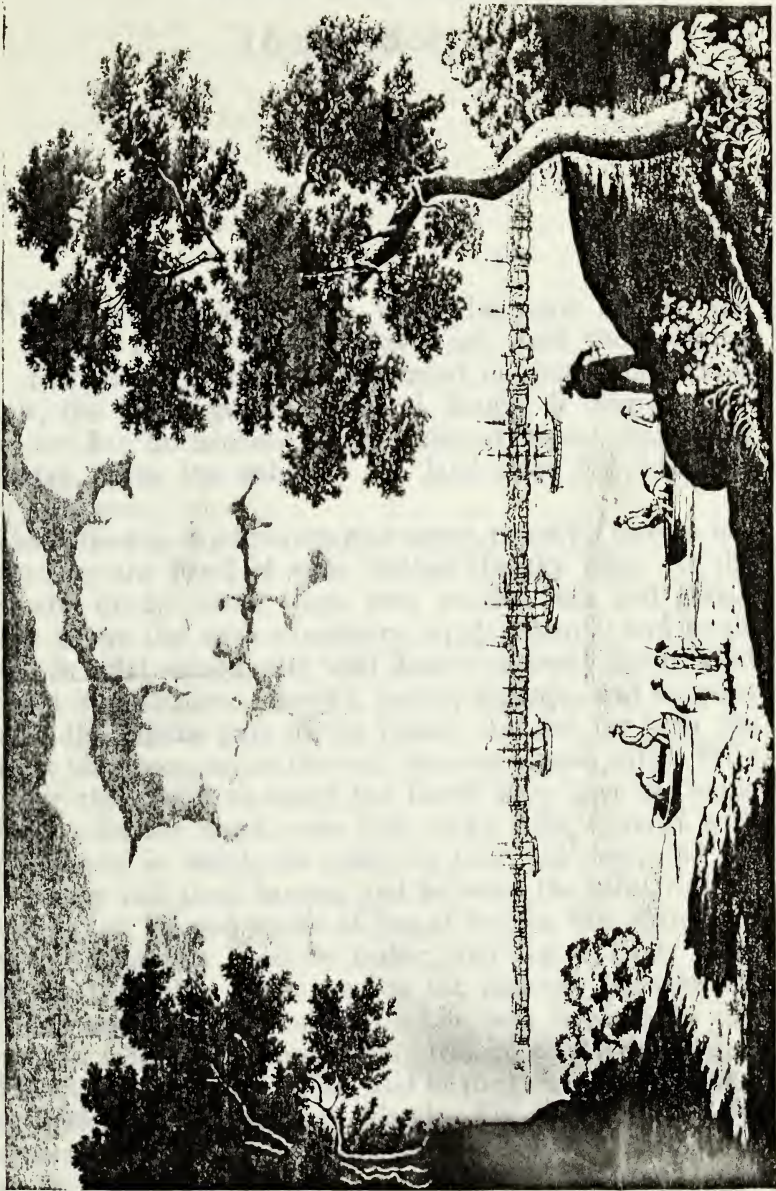
The compiler has made every effort to render both the views and the historic notes reliable and interesting. His indebtedness is acknowledged to Frank Cousins, Esq., Salem, Mass., who furnished a majority of the photographs; to Dr. George W. Nash, Randall Comfort, Esq., John Ward Dunsmore, Esq., John Moore Perry, Esq., and A. A. Russell, Esq., for other photographs; to Isaac Newton Phelps Stokes, Esq., for his valuable advice and suggestions; and to the New York Historical Society for permission to reproduce old prints.

In the belief that it will be of interest to the busy man of affairs as well as to the antiquarian, the bank presents this brochure to you with its compliments, and hopes that it may find a permanent place in your library.

BANK OF THE MANHATTAN COMPANY

40 WALL STREET, NEW YORK

72-21209



NEW YORK FROM LONG ISLAND

1801

Engraving by W. Rollinson

Drawn by John Wood

Published by J. Wood and W. Rollinson, New York, Feb. 14, 1801

NEW YORK

1626-1800

THE Island of Manhattan, which for years marked the bounds of the city of New York until the outlying districts were taken in, presented in 1626, when Peter Minuit, the Dutch governor-general, bought it from the Indians for \$24 in trinkets, a far different aspect from that of to-day, when the value of the land upon the island is \$3,155,389,410.

Where massive sky-scrapers now tower, primeval forests, untouched by the hand of man, fretted the sky line. At the lower end of the island there were wooded hills and grassy valleys where the wild strawberry, apple, cherry, and grape fruited in their season, and wild flowers of every hardy kind bloomed in profusion. Brooks, ponds, swamps, and marshes covered the middle part of the island, and not far from the shore at the lower end on the east side was a pond with a little island in the middle to which the Dutch later gave the name Kolloch. To the north were high rocky hills, covered with dense forests, in which the wolf, the bear, the deer, and the wild turkey had their haunts, and between the hills trickled, tumbled, and foamed scores of limpid brooks, full of trout.

New Amsterdam lived on traffic, and was a lively place from the beginning, for it was on the highway between the northern and southern colonies. Life was remarkably cosmopolitan from the earliest days. Official edicts were issued in French, Dutch, and English, and in 1643 eighteen languages were spoken on Manhattan Island. The town, settled for purposes of trade by a seafaring people, naturally long clung close to the water's edge. And here centred the social life of the old Dutch town.

The irregularity of the streets below Bowling Green,—the open space set apart in 1626 for common use,—is evidence of the haphazard way in which the first settlers placed their houses. At first there were only two recognized roads. One of them led from the fort to Brooklyn Ferry at about the present Peck Slip, along the line of the present Stone and Pearl Streets (the latter then the water front). The other, on the line of the present Broadway, went north from the fort, out of the town through Peter Stuyvesant's "Bowerie," or country place, from which this part of the road took its name "the Bowery," and on into the wilderness. For more than a century this was the only highway traversing the island from end to end, and was famous as the Boston Post Road.

In these early days the favorite dwelling-place of the quality of the town was along the canal that ran the length of the present Broad Street, then called Heere Gracht. The palisade, built in 1653 along the line of the present Wall Street for protection against a threatened attack by New Englanders, marked the northern limit of the town, and for many years served to retard the natural growth of the town in that direction.

In 1664 there were only twelve buildings outside the wall, and only one-third of the area within was built upon. The western side of the town, from Bowling Green northwards, was entirely given over to gardens, orchards, and green fields. On the east the farthest outlying dwelling was Wolfert Webber's tavern on the northern highway, near the present Chatham Square, where travellers rested on their perilous journey to Harlem. Except for the settlement at Sappokanican, afterwards Greenwich Village, and the few farms along the highway, this region was empty. Annual round-ups were held of the herds which ran wild in the brush country, beginning where City Hall now stands. Soon after the settlement on Manhattan the Dutch and English turned covetous eyes on Long Island, particularly the neighborhood of Flatlands, Flushing, Jamaica, and Brooklyn, and here they early built their homes. The English also settled upon Staten Island.

With the passage of the Bolting Act in 1678, giving the city

a monopoly of the bolting and packing of flour, New York boomed. By 1695 the city inside the wall was densely populated, and new streets north of the wall doubled the area of the city. Under English rule New York became very prosperous. One source of its wealth was the plunder of the privateersmen, pirates, and slavers, who made New York their headquarters. Red Seamen, as they were called, not only had little difficulty in disposing of their booty in New York, but were welcomed as guests by the gentry and merchants, who made fortunes out of their dealings with them. One of the lots on the north side of Wall Street, 25 feet by 112 feet, was sold on March 13, 1689, to William Cox, a merchant, for £60, and by him bequeathed to his wife Sarah, who later married Captain Kidd. When the Kidds resold it on January 27, 1694, to John Warren, a butcher, they received £130. In 1712 the population was 5,840; in 1731, 8,622; and lots sold for from £30 to £100, according to their nearness to Bowling Green.

Many New Yorkers had country places outside the city, where they lived in considerable state. The Bowery was lined with the farms of the Bayards, the DeLanceys, and other well-known families, and was the fashionable drive of the period. Scattered here and there were inns which attracted the gay world, and in some cases formed the nucleus of a village ultimately absorbed by the growing city. Business was still concentrated in the streets leading to Brooklyn Ferry, and no one expected that it would ever encroach upon the west side of the island. At the beginning of the English period social life centred at Fort George at the Battery, where the governor lived in state in his mansion and where the King's Chapel stood. Lower Broadway and the streets west, Greenwich Street from the Battery to Cortlandt Street, and, in time, the region further north, were occupied by people of fashion.

At the opening of the Revolution the Bowery was largely built upon as far as Grand Street, and from there to the junction with the Middle Road (Broadway) it was lined with the country houses of well-to-do citizens. The epidemics of small-pox and yellow fever, which visited the city regularly

during the last part of the eighteenth century and the first quarter of the nineteenth, greatly accelerated the northern development of New York. Many families, who took refuge in their out-of-town houses, remained there as permanent residents. But, long after the up-town movement had begun, people who already lived near the Battery, or who could afford to get houses there, lingered in the neighborhood. State Street, the eastern boundary of Bowling Green, was a delightful site for a town residence, and many other old streets resisted the encroachments of business until after 1800.

At the beginning of 1800, the population was 50,000, and a flourishing town had sprung up about New Harlem and in Greenwich, that section of New York around Gansevoort Market, Christopher and West 10th Streets, the original estate of Sir Peter Warren, the English admiral. Another settlement known as Chelsea had also begun in the section now roughly bounded by Eighth Avenue, 20th and 23d Streets, where, in 1750, Captain Thomas Clarke, the veteran of the French and Indian War, had his country home. But most of New York, however, above City Hall Park was open country; and above 14th Street it was heavily wooded. Such was the condition of New York in 1800. To some of the old houses then standing, which still remain, your attention is now invited.



SCHENCK-CROOKE HOUSE

On Mill Island, near Bergen Beach, Brooklyn, N.Y. Built 1656

The oldest house standing as originally erected in New York, and probably the oldest house in New York State, was built in 1656 by Jan Martinse Schenck Van Nydeck, who came of a noble Dutch family, long distinguished in the Low Countries. He was grandson of General Peter Schenck Van Nydeck, whose father was the Lord of Afferden and Blynbeek, Netherlands. Martin came to this country in 1650, and settled on Mill Island, where the Schenck estate was situated. This property was inherited by Captain John Schenck, who, like his ancestors, was interested in ships that plied between New Netherlands and Old Netherlands, and docked at the Schenck Wharf on Mill Island centuries before Jamaica Bay was considered as a terminal for ocean liners.

Captain John Schenck's heirs sold the property, containing about seventy-five acres of woodland, upland, and salt marsh, to Joris Martense, of Flatbush, for £2,300. Martense, while ostensibly favoring the British cause during the Revolution, actually advanced \$5,500 to the American cause. In his house Major Moncrief, of the British army, was captured by Captain William Marriner, who made a midnight dash against Flatbush, and who had previously been captured and paroled by Moncrief.

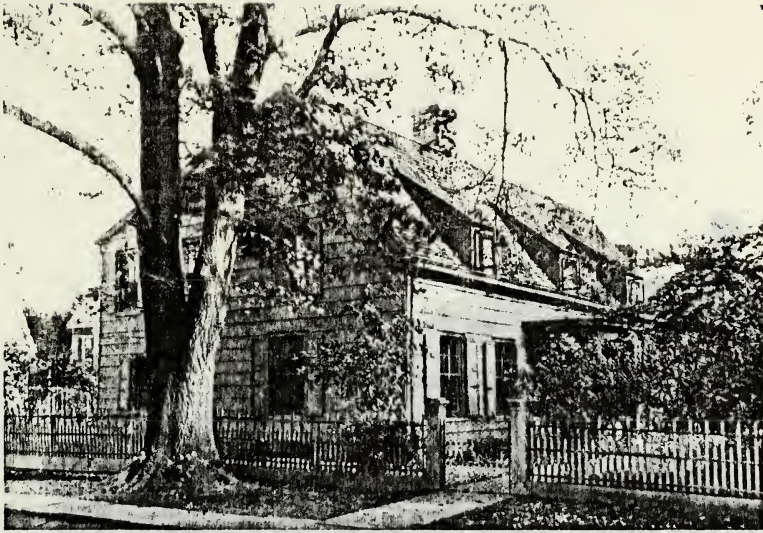
The property came into the hands of General Philip S. Crooke, as trustee for the children of his wife, who had inherited the property, and is now owned by the Atlantic, Gulf & Pacific Company, a contracting firm which took over the house and estate in payment of their bill for improving the property. It is substantially in the shape it was originally built, and illustrates the quaint type of Dutch house that the early settlers of New Amsterdam and the surrounding territory erected about the middle of the seventeenth century.



BERGEN HOMESTEAD

On East 72d Street, Bergen Beach. Built 1656

The Bergen house stands on what was Bergen Island, which was granted in 1646 by Governor Kieft to Captain John Underhill, the famous New Englander who was employed by Governor Kieft to fight the Pequot Indians. The island was then called by the Dutch "Meller's Island," and by the Indians "Wimbaccoc," and was sold by Underhill to Thomas Spicer, who bought from the Indians what rights they then held. Spicer is said to have built the old house in 1656, soon after the erection of the Schenck-Crooke house. The house was bought of Spicer's heirs in 1605 for 125 guilders in wampum by Elbert Elbertse, who came from North Brabant, and owned six hundred acres in Flatlands. And later, through inheritance and purchase, the house came into the hands of John Bergen, whose heirs finally sold it to the speculators who laid out Bergen Beach.



BOWNE HOUSE

Bowne Avenue and Washington Street, Flushing. Built 1661

This was one of the first asylums of the Quakers in America, and here lived John Bowne, the brave Englishman, who defied Governor Peter Stuyvesant by allowing Quakers to meet at his house, and whose conduct was sustained by the officials of the West India Company. He was the son of Thomas Bowne, of Derbyshire, England, and settled in Flushing, Long Island, about 1649. He built the Bowne house in 1661, and for over forty years it was used as a meeting-place for Friends. Bowne's wife, Hannah Field, was a sister of the wife of Captain John Underhill, who subdued the Pequot Indians. Soon after her marriage she became acquainted with some Friends at Flushing, who for want of a place to worship were meeting in the woods, and joined their society. Her husband, attracted by the solemnity and simplicity of their worship, invited them to meet at his house, and later joined the sect himself. The English settlers complained in 1662 to Governor Peter Stuyvesant that the new sect was violating an ordinance of the West India Company that provided "beside the reformed religion no conventicles should be holden in the houses, barns, shops, woods, or fields, under the penalty of fifty gilders for the first offence, double for the second, and arbitrary correction for every other." Bowne was accordingly arrested, and charged with harboring Quakers and permitting them to hold meetings at his house. He was thrown into prison at Fort Amsterdam by Governor Stuyvesant upon his refusal to cease harboring Quakers, and was held to await trial. Upon being fined and refusing to pay, he was confined in a dungeon, restricted to bread and water, and finally sent a prisoner to Amsterdam. The West India Company, after considering his case, released him, and wrote to Governor Stuyvesant to let John Bowne alone as long as he did not disturb others or oppose the government. This document, in which the principle of religious toleration was laid down, was the first official declaration in favor of religious freedom in any part of America save Maryland.

John Bowne returned to Flushing, where the Quakers were no longer persecuted and in 1672 entertained George Fox, the founder of the Quaker sect. The minutes of the Quakers' monthly meeting at Flushing certify to the esteem in which John Bowne was held by the Quakers of his town. The house stands on the principal street in Flushing, and is to-day, inside and outside, much as it was when John Bowne and his wife moved into it.



MOORE HOUSE

Broadway and Shell Road, Elmhurst (Newtown). Built 1661

In 1652 a company of Englishmen, one of whom was the Rev. John Moore, arrived on Long Island from New England, and secured from Governor Peter Stuyvesant permission to start a town. Accordingly, the town of Newtown was laid out. In consequence of the Rev. John Moore's activity in the purchase of Newtown from the Indians, the town awarded to his children eighty acres of land. In 1661 his son Captain Samuel Moore built the Moore house, which has remained in the family ever since, the present occupant being Mr. John Moore Perry, whose grandfather on his mother's side was a Moore. Although additions have been made to the house, much of the old part is still standing. Lord Howe made his headquarters here for a while during the Revolution, and here, too, the Duke of Clarence, afterward William IV. of England, was a guest. The "Newtown pippin," a famous apple, was first grown here.



WYCKOFF HOUSE

On Remsen Place, near Canarsie Lane, Brooklyn. Built 1664

Here first settled the Wyckoff family, which has identified itself with church and secular history in many parts of the country. The land was bought from the Canarsie Indians in 1630, and the house was built in 1664 of material brought from Holland. The original owner was Pieter Claeson, who came from Holland in 1636, and for a time, in 1655, was superintendent of Peter Stuyvesant's farm. He later rose to be a man of wealth as well as a magistrate in Flatlands, and was one of the representatives at the convention held at Flatbush to send delegates to Holland to lay before the States-General and the West India Company the distressed condition of New Amsterdam. He was also one of the patentees in the town charters of Flatbush in 1667 and 1686. After the cession of New York to the English he took the name Wyckoff. His ancestors have lived here for generations, and, although slightly remodelled, the farm-house is substantially as it was when originally built.

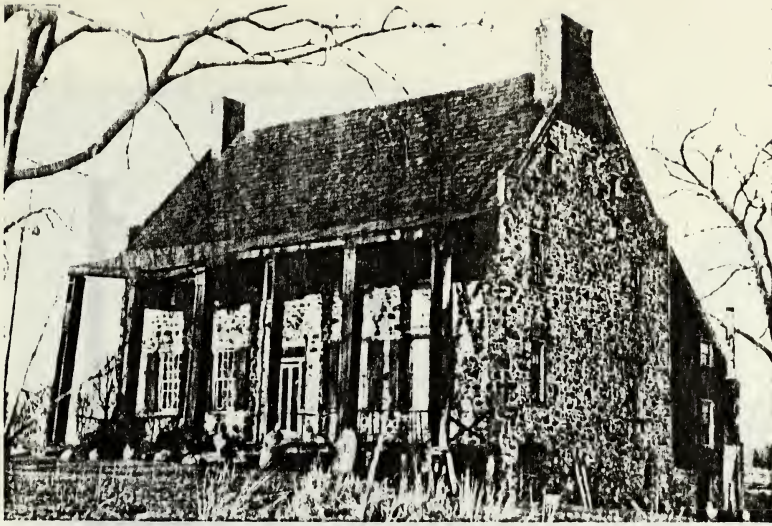


MACOMB MANSION

230th Street, West of Broadway. Built 1693

This is one of the oldest and best-preserved landmarks in the Bronx. The earliest references, 1693, mention it as a tavern, and it was kept about the time of the Revolution by John Cock. It was long one of the famous taverns on the old Albany post road, which was built in 1669 between New York and Albany, and crossed Spuyten Duyvil Creek at the old "Wading Place," almost in front of the Macomb Mansion door. At the time of the Revolution the statue of George III. at Bowling Green in New York City was overthrown, and the head was carried to Fort Washington to be attached to the flagstaff. A message was passed through the Rebel camp to Cock to steal and bury the head. This he did, hiding it in his tavern. As early as 1693 this territory was included in the Manor of Philipsburg, and was a part of the domain of Colonel Philipse until forfeited by his attainder. Six years later it was sold by the Commissioners of Forfeiture.

The Macomb Mansion derives its name from General Alexander Macomb, who bought it in 1797, and in 1810 it came into the hands of the general's son, Robert, who erected about 1813 the well-known Macomb's dam across the Harlem River, some miles below the Macomb Mansion, in order to secure water power for his mill. In 1838 several residents, becoming enraged that the dam was an obstruction to navigation, demolished it, and their stand was sustained by the Court of Chancery. In 1830, during the occupancy of Mrs. Robert Macomb, it was the scene of lavish hospitality, many of the celebrities of the day being entertained there. Edgar Allan Poe, whose cottage was on the crest of Fordham Hill, not far away, was a frequent visitor. At various times in history it has been known as the "Watch Tower," and at one time or another during the Revolutionary War it was occupied by the cowboys and skimmers, as the fighting Tories were called, by patriots and by well-known smugglers.



BILLOPP HOUSE

Tottenville, Staten Island. Built about 1695

This house, built by Captain Christopher Billopp, is said to be a monument "to the acquisition of Staten Island by New York." The boundary between New York and New Jersey was early disputed, the controversy being whether Staten Island was included in the grant of New Jersey by the Duke of York to Carteret and Berkeley. As the duke, afterwards James II., decided that all islands which could be circumnavigated in a day should belong to New York, Captain Billopp sailed around the island in less than twenty-four hours, and the island was ceded to New York. The duke presented (March 25, 1676) to Captain Billopp a tract of 1,163 acres on the southern shore of the island, and here Billopp in 1689 established the "Manor of Bentley," as Tottenville was then known, and built his manor-house. A grandson and namesake of the original owner was a colonel in the British Army during the Revolutionary War, and entertained many British officers here before he was captured and jailed at Burlington, N.J., among them being Generals Howe, Clinton, Cornwallis, Burgoyne, and others. In 1776, it was a barracks for General Howe's troops.

Here, on September 11, 1776, he received Benjamin Franklin of Pennsylvania, John Adams of Massachusetts, and Edward Rutledge of South Carolina, whom he had asked the Continental Congress to send to him to see if peace could not be arranged. Lord Howe stated that he could extend full pardon to rebels who would lay down their arms and return to their allegiance, but could not consider independence of the colonies. The committee replied that it could not entertain any proposition that did not recognize political independence. Howe said that was beyond his authority, and the committee, after some further discussion, returned, down lines of grenadiers, to the barge which Lord Howe had sent to the Jersey shore for them. On the way to the boat Lord Howe said that the stand of the committee was painful to him and painful to themselves. To which Dr. Franklin replied that "the people would endeavor to take good care of themselves, and thus alleviate as much as possible the pain his Lordship might feel in consequence of any severity his Lordship might deem it his duty to adopt." Lord Howe, turning to Adams, expressed his regret that he could not recognize the committee in a public character, to which the redoubtable Adams said he "was willing for a few moments to be regarded in any light or any character except that of a British subject." Lord Howe replied, "Mr. Adams appears to have decided character." And later, when a list of important rebels was published to whom amnesty would be given, John Adams's name was left off.



FRIENDS' MEETING-HOUSE

Flushing. Built 1695

This quaint building, which is a monument to the courage of a religious sect as well as evidence of the generosity of an early settler in the town, was erected in 1695, and ever since has been a meeting-place for religious worship. In the State Archives at Albany is a petition of Samuel Haight, dated June 17, 1697, which states that a Mr. Noble, the step-father-in-law of the petitioner, "is lately deceased and having made easy for his own body leaves his estate to his widow during her life and at her death to the people called Quakers, land then being in the possession of the widow and petitioner." In consideration of the request of the deceased the petitioner had erected a meeting-house for the Quakers in the town, at his own charge and expense, on the ground that certain tracts of land may be given to him at the death of the widow. On the same day a patent was issued in accordance with the petition. During the Revolutionary War the meeting-house was used as a small-pox hospital, and against its wooden timbers British soldiers played quoits.



JAN DITMARS HOUSE

Kouwenhoven Place, Flatlands, Brooklyn, Long Island. Built before 1700

The land on which the Ditmars house is was bought of the Indians in 1635 and 1636, and later came into the possession of Jan Ditmars, who was born in 1718. His son Johannes Ditmars at the outbreak of the Revolution was one of the wealthiest residents of Kings County, and had, as guardian after his father's death, a neighbor and friend who was a strong British sympathizer, though Ditmars was a patriot and advanced large sums to the American cause. When the British were preparing to land on Long Island, Washington commanded the farmers of Kings and Queens Counties to stack their grain in the field, so that, if the British approached, it could be burned without endangering the barns. Ditmars' guardian refused to comply, and, when the British advanced, American soldiers were ordered to set fire to the hay in the barn. Ditmars, whose stacks were burning in the field, rushed to the barn and put out the fire, then, springing to the top of a pile of hay, said, "If you burn this barn, you burn me." The Americans, who knew him and his aid to their cause, went away without firing the barn.

On another occasion during the Revolution the house at night was attacked by some British soldiers, who had learned that Ditmars had several bags of gold locked in a cupboard. They seized Ditmars and his mother, while asleep, and placed them under a feather bed to hush them, and afterwards tried to force Ditmars to unlock the cupboard. When he refused, they began to hack it to pieces with their swords. Slaves who slept over the kitchen heard the noise, and, arming themselves with old blunderbusses and other weapons, attacked the soldiers, capturing three, all of whom later escaped. When the slaves rescued their master and his mother, the two had been almost smothered by the feather bed. Some of the descendants of the Ditmars are said still to have coins which were in the boxes the robbers sought.



CARPENTER'S TAVERN

Jamaica, Long Island. Built before 1710

This has been a tavern since 1710, and at the time of the Revolution its owner was Increase Carpenter. Its chief claim to celebrity is that here General Nathaniel Woodhull was captured, August 28, 1776, by the British. General Washington had given him the work of driving the cattle on Long Island out of British reach, and on the day of his capture he had lingered to receive orders from Washington at the inn, although his troops had gone on four miles. While he was awaiting orders, the battle of Long Island was fought, and he was surprised and badly wounded by companies of British Highlanders and Dragoons. After being imprisoned in various prisons, he was sent to the old De Sille house, where he finally died, one of the early martyrs of the Revolution. He had served with distinction in the French and Indian Wars, represented Suffolk County in the General Assembly, and had been president of the Provincial Congress of New York and of the New York Assembly. The old house is nearly the same as it was in the Revolution. A movement has been inaugurated to preserve it.



PERINE HOMESTEAD

At Dongan Hills, Staten Island. Built about 1713

The original home of the Perine family is said to have been built about 1713 by Joseph Holmes, and later came into the possession of the Perines. It is still owned by them. The name was originally spelled Perrin, and the family were French Huguenot, and the first mention of the name in America was probably in 1665, when Daniel Perrin sold some land on Staten Island. The house was occupied by branches of the Perine family for over a hundred and fifty years. During a part of the Revolution it was occupied by Captain Coghlan, of the British army. In front is Todt or Toad Hill, also called Iron Hill because at times iron was found here.



FRAUNCES TAVERN

Southeast corner Pearl and Broad Streets. Built 1719

This old house stands on what was originally the old shore line before fillings extended the city two or more blocks into the harbor, and was part of the land of Colonel Stephen Van Cortlandt. In 1700 the latter conveyed the site to his son-in-law Etienne or Stephen DeLancey, one of the Huguenot noblemen who became prominent merchants of the early town.

The house was built in 1719 by Stephen DeLancey as a residence, and eventually descended to Oliver DeLancey. About 1757 it was the home of Colonel Joseph Robinson, DeLancey's partner, and later it became the store and warehouse of their firm, DeLancey, Robinson and Company, which dealt in foreign, principally East Indian, goods. In 1762 it was sold at auction to Samuel Fraunces, a West Indian, called "Black Sam" because of his swarthy complexion, who opened it as "The Queen's Head" or "Queen Charlotte Tavern," so called in honor of the Queen of George III. of England. It soon became one of the most popular taverns in the town. Here on April 8, 1768, in the Long Room, was organized the Chamber of Commerce, consisting of twenty-four importers and merchants. John Cruger was chosen the first president. The Sons of Liberty and the Vigilance Committee held a meeting in the tavern in 1774 to protest against the landing of tea from the ship "London" at the East India Company Wharf nearby, and those present marched to the dock and threw the cargo into the river, as did the members of the Boston Tea Party. And here also was organized the Committee of Correspondence which had so much to do with bringing about the formation of the Continental Congress. On November 25, 1783, Governor George Clinton gave a dinner here, in celebration of Evacuation Day, to George Washington, Chevalier de la Luzerne, and other officers.

The event for which the inn is most famous occurred December 4, 1783, when General George Washington bade farewell to forty-four of his officers. Afterwards, entering a barge at Whitehall Slip, he left the city. In 1785 the tavern was sold by Fraunces, and was eventually, in 1837, leased by John Gardner, father of Colonel Asa Bird Gardner, former District Attorney. The New York Yacht Club was organized in it in 1844. As its interior was burned more or less on two occasions, it was restored in 1906-07 to its condition in Fraunces's time by the Sons of the Revolution, who had bought it in 1904; and it has since been maintained as a museum.



KREUZER-PELTON HOUSE

At "The Cove," West New Brighton, Staten Island. Built about 1722

This house, which stands on land that belonged to the Kreuzer estate, was built about 1722 by Joseph Rolph. At the time of the Revolution it was occupied by "the Widow Kreuzer," into the possession of whose husband's ancestors the house had come, and it was taken for headquarters by General Cortlandt Skinner's "American Royalists." Skinner was in 1772 the last royal attorney-general of New Jersey, and at the outbreak of the Revolution was authorized to raise a corps of 2,500 Royalists, but the greatest number he ever enlisted was 1,101. He commanded the corps during the Revolution, and at its close went to England, where he received the half-pay of a brigadier-general for his services in America. At the Kreuzer house Prince William, who later became King William IV., was entertained by General Skinner, and at one time Major John André was also a guest. In 1839 the house was bought by Daniel Pelton, whose daughter married General Duffie.



SCHERMERHORN FARM-HOUSE

At the Foot of East 64th Street, in the Rockefeller Institute Grounds.

Built 1747

This house, which stands on a pinnacle of rocks overlooking the East River, was built in 1747, and was once surrounded by woods on all but the river side. North was Jones's Woods, beginning at 70th Street, a part of the ninety-acre farm of Samuel Provoost, the first bishop of New York and later president of Columbia. The "woods," which extended from 66th Street to 75th Street, was for many years a popular picnic place.

The house was built by one of the Schermerhorn family, who came to this country from Holland in 1636 and settled at Albany. One of them, Symon Schermerhorn, came to New York, and became a farmer, Indian trader, and ship-master. His son, Arnout, rose to prominence and great wealth, establishing lines of sailing vessels and investing in New York real estate so profitably that the family has for generations been one of the most wealthy in New York. At the close of the eighteenth century the farm-house was the summer home of Governor George Clinton, a member of the Continental Congress, governor of New York State from 1777 to 1795 and in 1801, and twice Vice-President of the United States.



VAN CORTLANDT MANSION

In Van Cortlandt Park, Kingsbridge. Built 1748

The Van Cortlandt Mansion, which is now a museum in the care of the Colonial Dames, was built in 1748 by Frederick Van Cortlandt to serve the double purpose of country home and a fort for protection against the Indians. Its walls of solid gray stone, three feet in thickness, were pierced on every side with loopholes for muskets. In the early days of its history its occupants never knew when they would be free from attack by Indians.

The original domain, known as "the Lordship and Manor of Cortlandt," on which the manor-house stands, was granted by Royal Charter of King William III. of England, June 17, 1697, to Stephanus Van Cortlandt, who purchased the Indian rights of Sackima Wicker, a son of the Indian chief Croton, or Noton, who held sway over the territory about the Croton River. Many distinguished men sat at the manor-house table, beginning with the Colonial Governors and including Generals Washington and Schuyler, Governor George Clinton, whose daughter married General Pierre Van Cortlandt, Robert Livingston, John Jay, and others. Washington was frequently here while his army lay along the Hudson, and here Colonel Henry B. Livingston stayed while watching the "Vulture" off Teller's, now Croton's, Point, at the time of Arnold's treason. Lafayette, Rochambeau, and the Duke de Lauzun often came to the house, and here, too, some of the most eminent preachers of the Methodist Church were entertained by General Pierre Van Cortlandt. The latter, who was a staunch patriot, was a member of the New York Provincial Congress, chairman of the New York Committee of Safety, and served for eighteen years as lieutenant-governor of the Commonwealth, taking office immediately after the organization of the State government in 1777. During the Revolutionary War the British once captured and plundered the manor-house.

Pierre Van Cortlandt's son Philip, who succeeded to the estate, was a distinguished officer in the Continental Army. During the Revolution the British plundered the manor-house, tearing away the carved wainscoting and using the tiles over the Dutch fireplace for dining plates. In one of the rooms Captain Rowe, an officer in the command of the Hessians, who were quartered here for a while, died in his fiancée's arms from a wound received in an engagement with the patriots at Tippet Valley.



WASHINGTON'S HEADQUARTERS

160th Street and Jumel Terrace and Edgecomb Avenue, known also as the Roger Morris or Jumel Mansion. Built 1765

The Jumel or Morris Mansion is a museum of Colonial and Revolutionary relics. It stands in a tract of ground that was once the country estate of Colonel Roger Morris, a colonel in the British Army, by whom it was built in 1765. His wife, Mary Philipse, was the daughter of Frederick Philipse, the last Lord of the Manor of Philipsburg in Westchester County, and was the noted New York beauty with whom General Washington fell in love on his way to Boston before the Revolution. Morris had served with Washington on Braddock's staff in the French and Indian War, and was a member of the King's Council. He espoused the Royalist side at the outbreak of the Revolution, and was forced to flee from his home when Washington and his army occupied the estate in 1776. He died in Chester, England, in 1794.

Washington used this house as his headquarters from September 16 to October 21, 1776, and about it were camped his army of eight thousand untrained troops. While here, he formed plans for the defence of Harlem Heights and for blocking the Hudson so that British ships could not pass. Here also he carried on his correspondence with William Duer, of the Secret Committee of Safety. The house was the centre of the battle which preceded the capture of Fort Washington, November 16, 1776, and three lines of earthworks near it were taken by British troops under Lord Percy. After General Washington evacuated it, the house became the headquarters of Sir Henry Clinton, and from then on to the end of the Revolution was the headquarters of different British officers. After the confiscation of the Morris farm at the close of the Revolution, the house became an inn known as Calumet Hall, and was the first stopping-place on the road from Albany to New York.

President Washington, Vice-President John Adams, and Thomas Jefferson, with a select party, dined here, July 10, 1790. After a number of vicissitudes the house was finally bought by Stephen Jumel, a rich French wine merchant, whose wife was noted for her entertainments. Jumel went to Paris in 1815 to bring Napoleon Bonaparte to America, but brought instead many mementoes of Napoleon with which the Jumel Mansion was ornamented. Jumel died in 1832, and in 1833 his widow, then past her prime, married Aaron Burr, her attorney, who was seventy-eight years old. Incompatibility of temper soon led to a divorce. Madame Jumel lived until 1865. During the last years of her life, Louis, Jerome, and Joseph Napoleon, and other celebrated French exiles were her guests. Nelson Chase, who married the niece of Madame Jumel, next occupied the house, and had many literary men as his guests. It was at the Jumel Mansion that Fitz-Greene Halleck wrote "Marco Bozzaris." After a number of changes in ownership the property in 1903 was bought by the city for \$235,000, and was converted into a museum.



CHRISTOPHER HOUSE

Willow Brook, Staten Island. Built before 1776

At this secluded farm-house of stone and wood, even now surrounded by woods and under big willows, the Committee of Safety secretly met during the Revolution while the British occupied Staten Island. To this place, which was reached by devious and hidden paths, fled for shelter many individuals whom the British sought, and many were the men seeking refuge in this old house who were caught on the way by the British and summarily shot. The house was built by Nicholas Christopher some time before the Revolution, and during the Revolution was owned by his son Joseph, who was an ardent patriot and a member of the Committee of Safety. This committee, which was appointed by popular convention in many of the colonies at the outbreak of the Revolution, took the place of the royal governor as the executive of the colony, and ran affairs until the State Constitutions were formed. The first Committee of Safety was appointed by the First Provincial Congress of Massachusetts in February, 1775, to resist executing acts of Parliament, and was empowered to muster the militia and collect and store war supplies. The Massachusetts committee wrote to various Massachusetts towns and to New Hampshire and Connecticut for aid against the tyranny of Parliament, and, as the Revolution progressed, similar committees, of which the New York committee was one, were formed in the different provinces.



ST. PAUL'S CHAPEL

(BROADWAY VIEW)

Broadway, between Vesey and Fulton Streets. Built in 1766

This fine structure, which with its grounds reminds one of an English country church, is the oldest church still standing on Manhattan Island, and was established as one of the chapels of Trinity Church. Its architectural beauty was long unequalled, and still is much admired. Its corner-stone was laid May 14, 1764, in a growing wheat-field at what is now the corner of Broadway and Fulton Street, and it was opened for worship October 30, 1766. Many of the members of Trinity Church criticised its location on the ground that it was so far out of town. Its "groves and orchards" stretched down to the Hudson River, and at first were not fenced in. The architect was McBean, who studied architecture in London. He followed closely the designs of Sir Christopher Wren, so that the church resembles his London churches. Its steeple was not added until 1794.



ST. PAUL'S CHAPEL

(WEST VIEW)

At the time of the Revolution when the British occupied New York many of the famous English officers worshipped here, including Lord Howe, Major John André, and the midshipman who later became William IV. of England. After the War, Washington, Governor George Clinton, and other patriots worshipped here. Washington, after his inauguration as President in the Federal Hall on Wall Street, came in procession with the members of Congress to St. Paul's and listened to services by Bishop Provoost, chaplain of the Senate. Washington occupied the pew under the national arms, while the one on the right under the arms of the State of New York was the sitting of Governor George Clinton. In the churchyard lie the bodies of General Richard Montgomery, who was killed during the Revolution at Quebec; Dr. William James McNeven, the Irish patriot in the Rebellion of '08, who later rose to distinction in this country; Sieur de Roche, aide-de-camp to Rochambeau; and "Sam" Purdy, the jockey who rode Eclipse, May 27, 1823, the horse that won a purse of \$20,000 in race between the North and South. Tall and stately elms cast a graceful shade about the church, and, when age necessitated cutting down one, George P. Morris wrote in protest his poem, "Woodman, spare that Tree."



FERRIS HOUSE

Westchester Country Club Grounds, Westchester Village. Built before 1776

This mansion, which was built before the Revolution and is in an excellent state of preservation, was in October, 1776, the headquarters of Lord Howe while his army was at Throgg's Neck. At that time the house was occupied by James and Charity Ferris. Before Lord Howe and his officers, one of whom is said to have ridden his horse into the house and marred the floor with the horse's hoofs, took possession of the house, Mrs. Ferris sent her daughters across the Sound in the night, rowed by a negro slave, to their uncle's at Floyd's Neck, to get them out of harm's way. She herself is said to have prevented a bombardment of the house by the British ships by walking up and down the piazza.

While she was cooking for the English officers, she had a colored slave-boy wait upon Lord Howe and his officers, and instructed him to remember every word the British officers said, so that he could repeat the information to an aide-de-camp of General Washington, who was to meet him at the village where he went for supplies. The aide-de-camp took the information to General Washington, who was with his army at White Plains. It was long a source of wonder to Lord Howe how Washington learned of his movements. Ferris, who was an ardent patriot, was subsequently captured by the British, and imprisoned in the Old Sugar House prison in old New York City, where his health was so ruined that soon after his release he died. The old house is now the home of Mrs. Ellis.



CLAREMONT

On Riverside Drive, north of Grant's Tomb. Built about 1783

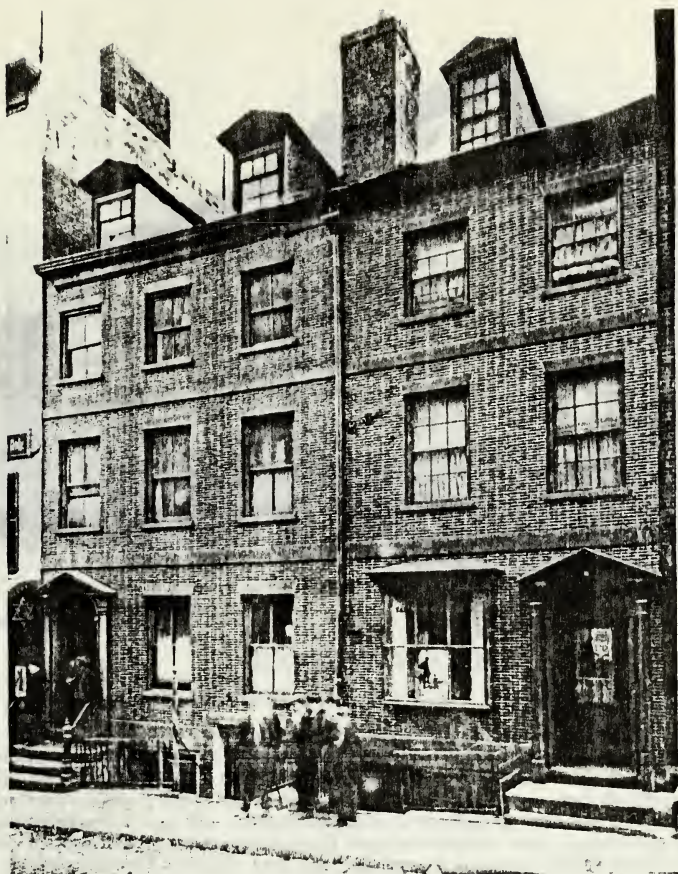
The famous inn, which commands a fine view of the Hudson, was built soon after the Revolution on land which, August 4, 1796, was sold by Nicholas de Peyster to George Pollock, a linen merchant, who named the place, which was noted for its beautiful trees and shrubbery, Strawberry Hill. His five-year-old boy, St. Claire Pollock, fell off the cliffs and was drowned, July 15, 1797, and Pollock went to New Orleans. His descendants there are said to be called Polk. His land, expressly reserving the burial-place containing the urn of his boy, which may still be seen near Grant's Monument, was sold in 1803 to Joseph Alston, the husband of Theodosia Burr, the beautiful daughter of Aaron Burr, who deeded it to Michael Hogan. Hogan had been British consul at Havana, and named the place Claremont, after the residence in Surrey of Prince William, Duke of Clarence, afterward King William IV. of England, with whom Hogan had served as midshipman in the English navy. The Earl of Devon, while living at Claremont in 1807, witnessed the trial of Fulton's "Clermont," and in 1815 here lived Joseph Bonaparte, the ex-King of Spain. The city finally bought the property, and since 1872 it has been a famous public restaurant. The land to the east and south of the site was the scene of some of the sharpest engagements of the battle of Harlem Heights on September 16, 1776.



DYCKMAN HOUSE

204th Street and Broadway. Built in 1783

The tract of land on which this house stands originally belonged to Jan Dyckman, who came from Bentheim, Westphalia, Germany, and was one of the original patentees of Harlem. Here he settled in 1666, and built a house on Sherman Creek, about 210th Street, near the Harlem River. Here, when the Indians were not troublesome, he farmed, and brought up a large family. His grandson William Dyckman, who was born in 1725, was a staunch patriot, and, soon after the British in 1776 invaded the Bronx part of New York, was forced to flee with his numerous sons and daughters. His home was burned by the invaders, and his sons became active in the patriot cause, becoming members of the "Westchester Guides," who were so useful in imparting information and scouting for the Colonial army. Dyckman was an exile for seven years, and immediately after the close of the Revolution built the present farm-house, which he occupied until his death, when the property was divided among his heirs. The house is substantially as it was when Dyckman built it.



NO. 41 CHERRY STREET

Built about 1785

This and the adjoining house are relics of the period when Cherry Street and Franklin Square were the Fifth Avenue of New York. At No. 1, the corner of Franklin Square and Cherry Street, was the home of Walter Franklin, the merchant, which was later occupied as the first presidential mansion by General Washington during his stay in New York.

In 1786, when the Continental Congress was in session, its president, John Hancock, lived at No. 5 Cherry Street, the very house that was afterwards occupied by William Tweed; and at No. 7 stood the house of Samuel Leggett, president of the New York Gas Light Company, where gas was first used in the city, in 1835.

No. 41 Cherry Street was originally the property sold in 1742 by Israel Horsfeld to John Latham, and in 1786 the house was built by Joseph Latham. John Latham was a famous shipwright in the days immediately following the Revolution, and left an estate which his descendants long enjoyed. The day of brownstone fronts had not yet arrived when the house was put up. Brick was the fashionable building material.

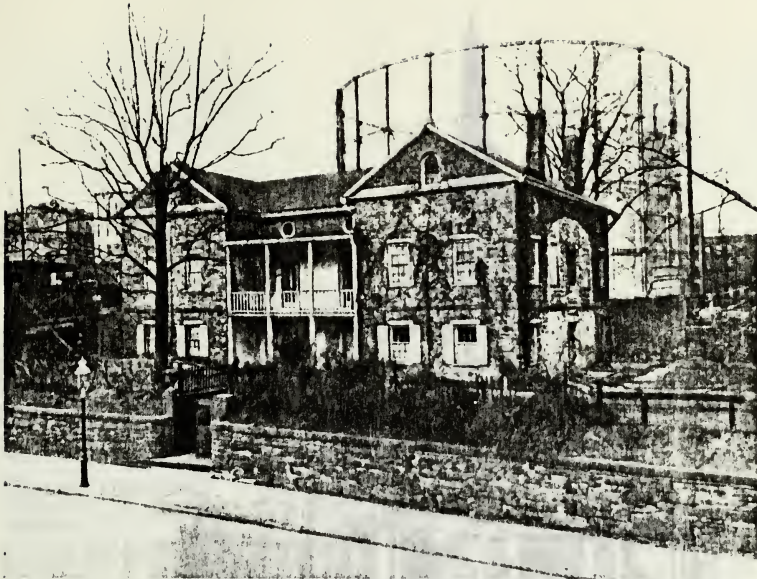


EASTERN HOTEL

Corner Whitehall and South Streets. Built before 1790

This is said to be the oldest hotel in active operation in New York City, having been in continuous use as a hostelry since 1822. The property was bought May 26, 1790, by John B. Coles from Anthony Lispenard and his wife for £350. Coles, who lived at No. 1 State Street, and had been a sea captain and finally a flour merchant, thereafter used No. 1 South Street as a warehouse. He was an alderman from 1797 to 1801, one of the organizers and original directors with Aaron Burr and others of the Manhattan Company, and was long famous for his excellent wine-cellar. At a dinner given in October, 1841, by Philip Hone, the Beau Brummel of his era, each of the guests was asked to bring a bottle of Madeira, and then a vote was taken as to whose was the best. The palm was given to M. H. Grinnell, who had brought a bottle from Coles's wine-cellar.

One of Coles's descendants, Elizabeth V. Coles, presented the rare tapestries to the Church of St. John the Divine. The warehouse, which originally had only three stories, became a hotel May 9, 1822, and was called the Eagle Hotel. In 1856 the name was changed to the Eastern Hotel, by which it has been known since. Much of the timber of which the framework of the hotel was built is solid mahogany, the original owner having been a sea captain, who brought the mahogany in ballast. Many famous people have been guests at the hotel, among them being Robert Fulton, inventor of the first steamboat, Commodore Vanderbilt, Daniel Webster, Jenny Lind, and P. T. Barnum. It is said that Barnum carried his famous cement fraud, the Cardiff giant, from Castle Garden to the Eastern Hotel for concealment every night, so that no one could learn of what it was made.



JEREMIAH TOWLE HOUSE

421 East 61st Street, near the end of the Queensboro' Bridge.

Built before 1795

This house was built, as a stable to his manor-house, by Peter Pra Van Sant, who owned the farm which extended from 59th Street to 62d Street, from the old Boston post road to the river. He sold (March 25, 1795) the mansion house, an elaborate structure, with the barn, boat-house, bath-house, and other buildings, to Colonel William S. Smith, the son-in-law of President Adams. Colonel Smith, who was made aide-de-camp to Major-General Sullivan with the rank of major at the commencement of the Revolution, rose to be lieutenant-colonel in one of the battalions raised by Massachusetts. He then became inspector and adjutant-general under the Marquis de Lafayette, and in July, 1781, aide-de-camp to General Washington. He served with such distinction in the many battles and sieges of the war at which he was present that on June 24, 1782, he received the special commendation of General Washington. After the Revolution he became secretary of the legation to England, and made an extended tour of Europe, being everywhere received with honor. On June 12, 1786, he married Abigail, the accomplished daughter of John Adams, who was then minister to Great Britain, and returned to America, where he took up his residence in New York. He became a merchant, and was one of the organizers of the Society of the Cincinnati. He failed in business, and his former stable became a tavern, and was used as such until 1830, when it was purchased by Jeremiah Towle, one of whose daughters lived in it until 1906. It is still occupied as a residence.



ST. MARK'S-IN-THE-BOWERY

Second Avenue, between 10th and 11th Streets. Built 1799

It is the second oldest church standing on Manhattan Island. It occupies the site of the chapel erected some time prior to 1660 by Governor Peter Stuyvesant, on his "Bowerie," or farm, for the accommodation of his family and neighbors. The Rev. Henry Selyns arrived in 1660 at Brooklyn from Holland, and Governor Stuyvesant secured part of the minister's services for his chapel, paying that proportion of the minister's salary which would correspond to the time given. After Stuyvesant's death his body was interred in a vault beneath the chapel, and his wife, who was the daughter of a French Huguenot, continued to maintain services at the chapel until her death in 1687. She requested in her will that the Dutch Reformed Church of New York should assume charge of the chapel. As Mrs. Stuyvesant had only a life interest, the Dutch Reformed Church could not take possession, and the chapel fell into decay. In 1793 Peter Stuyvesant, great-grandson of the original Peter, gave the land, chapel, and \$2,000 to Trinity. Trinity added \$12,500, and in 1795-99 the present church was built. The family vault under the church was enlarged and repaired, and the remains of Governor Stuyvesant again brought to view before being reinterred. They were said to be clearly recognizable despite one hundred and thirty years of interment. His tomb is under the southeast end of the church, and is marked by a tablet. In the churchyard is the grave of A. T. Stewart, the famous dry-goods merchant, whose body was stolen, and the graves of Mayor Philip Hone, Dr. Harris, first rector of the church and ex-president of Columbia, and Thomas Addis Emmet, a brother of the Irish patriot.



PRIME HOUSE

*90th Street, near Avenue A, on ground of St. Joseph's Orphan Asylum.
Built about 1799*

It is now one of the buildings of the St. Joseph's Orphan Asylum, and was built by William Kenyon, who sold it in 1807 for \$20,000 to Nathaniel Prime, one of Wall Street's early bankers, who was at the beginning of the nineteenth century the third richest man in New York, John Jacob Astor being the richest. Prime is said to have been an employee of William Gray of Boston, who loaned him the money to engage in the brokerage business. In 1796 he was a wonderfully successful stock and commission merchant at 42 Wall Street. His city home for many years was at Broadway and Battery Place, now the Washington Building. His daughters married into many of the leading families in New York. He bought a hundred and thirty acres and used the house shown here for a country home.

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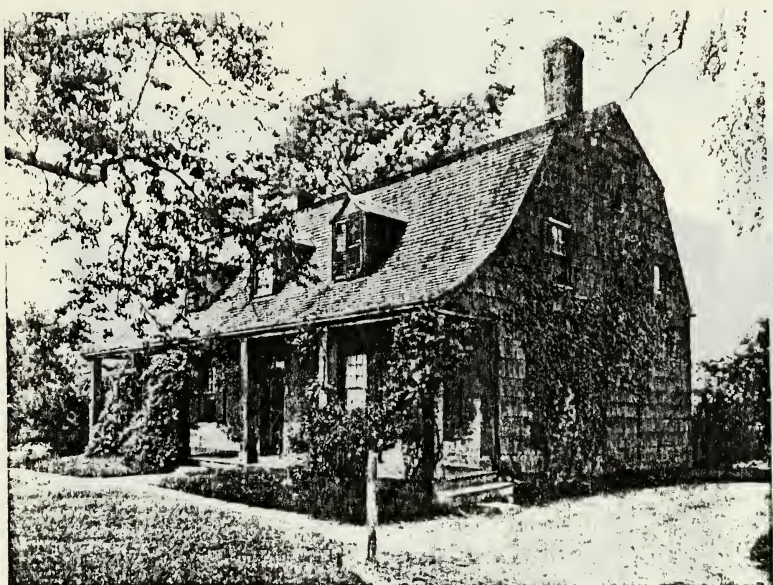


HENDRICK I. LOTT HOUSE

Kimbell's Road, near Flatlands Bay. Built before 1800

The farm of which this house was the homestead was bought in 1719 for \$10,500 from Coert Voorhies by Johannes Lott, a descendant of Pieter Lot, who came to this country in 1652 from Ruinerwold, Netherlands, and settled in Flatbush. At one time most of the land in the neighborhood where Lott settled was owned either by Lotts or Wyckoffs. Johannes Lott lived on his farm, adding adjoining farms to his possessions until, at the time of his death, he was one of the largest land-owners in Flatlands. He took a prominent part in public affairs, being at one time colonel in the Kings County militia, and served with distinction in the French and Indian War. At his death he left a farm to each of his three sons, one of whom was Hendrick I. Lott, the builder of the house shown here. Hendrick, who inherited the homestead, married Mary Brownjohn, the grand-daughter of Dr. William Brownjohn, a well-known physician at the close of the eighteenth century, who lived on Hanover Square, near Wall Street, Manhattan. At his death, Dr. Brownjohn left a large estate in the vicinity of Wall Street and Hanover Square, including the land under water where the Wall Street Ferry now stands. This was sold between 1790 and 1795 for \$160,000 by Gabriel William Ludlow. The window weights were removed from the doctor's residence at the time of the Revolution to make bullets for the Continental army.

Hendrick Lott built this house, and moved the dining-room and kitchen wing of the old house, so that a side of this house is over two hundred years old. The Lotts left many descendants, many of whom still live in Flatlands.



JOHN LEFFERTS HOMESTEAD

563 Flatbush Avenue, Flatlands. Built before 1800

This house is one of the best types of Dutch architecture, and stands at the roadside, surrounded by trees. It is on land granted to Lefferts Pietersen van Hagewout, who came to this country in 1660, and by 1683 had an estate of worldly goods that was valued by the assessors at £174 10s. His grandson John Lefferts was a judge of the Court of Sessions and Common Pleas from 1751 to 1761, and a county judge from 1761 until his death. He was also a town clerk of Flatbush and a delegate to the Provincial Congress. His son Pieter Lefferts was lieutenant of the militia of Flatbush and a prominent patriot. The original homestead of the Lefferts was burned by Americans while they were engaging the British in the battle of Flatbush, because the British were using it as a protection from the enemy. Soon after the close of the war Mr. Lefferts rebuilt it as closely as possible after the original design, and this is the house reproduced here. He was a State senator and a judge of the Court of Sessions and Common Pleas. His son John was county treasurer, a member of the State Constitution Committee, and a State senator. The house has been in the possession of the Lefferts family for almost two hundred and fifty years.



GRACIE HOUSE

East River Park and 88th Street. Built before 1800

This charming old house stands upon what was once known as Horn's Hook, and commands a view of Hell Gate and the neighboring shore. At the beginning of the nineteenth century Josiah Quincy, Boston's great mayor, who was entertained there at dinner, described enthusiastically the beautiful situation that overlooked the wild waters of Hell Gate.

The estate belonged to Archibald Gracie, who came to this country from Scotland at the close of the Revolutionary War, and became one of the largest ship-owners in the country, his ships visiting every port in the world. He bought the estate at Gracie's Point from the heirs of Jacob Walton, and built the house some time before the end of the eighteenth century. His wife was Esther, the grand-daughter of Thomas Fitch, of Connecticut. Here he entertained Washington Irving, who describes him as "an old gentleman with the soul of a prince." Among other distinguished people who dined at the house was Louis Philippe, while here in exile. When he arrived in the family coach and four, which was sent for him, the Gracies were assembled to meet him. "That's not the king," exclaimed aloud one of the little girls: "he has no crown on his head." "In these days," the king laughingly said, "kings are satisfied with wearing their heads without crowns."

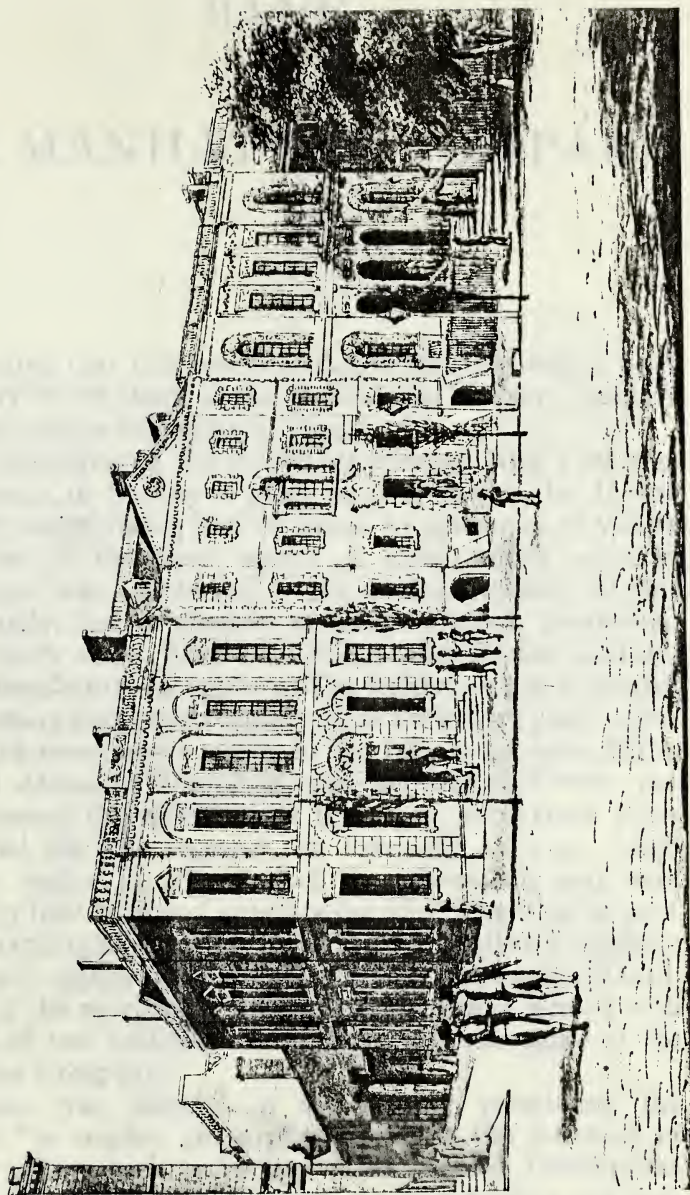
Mr. Gracie's fortune was swept away by the damage to commerce through the wars between England and France during the Napoleonic era. The United States assumed the indebtedness of his claims against France, but Congress persistently neglected to pay them for generations. The old building is now owned by the city, and is practically the same as when Gracie occupied it.



NO. 7 STATE STREET

Built before 1800

The fine old house at this number is a relic of the days when Bowling Green was the Fifth Avenue of New York and the early shipping, comprising stately clipper ships and dumpy coasters, came almost up to the doors of the city's aristocracy. It was built during the last part of the eighteenth century by James Watson, and in 1805 he sold it to Moses Rogers, a prominent merchant, whose wife was a grand-daughter of Governor Fitch of Connecticut and sister of the wife of President Timothy Dwight of Yale. In 1793 Rogers and his brother-in-law were merchants, doing business as Rogers & Woolsey. Rogers was an active member of the Society for the Manumission of Slaves, an officer of the New York Hospital in 1792-99, and in 1797 treasurer of the City Dispensary. He was also a vestryman of Trinity Church and member of the Society for the Relief of Distressed Prisoners. His sister, Esther, married Archibald Gracie, the linen merchant and ship-owner. The peculiar shape of the exterior of the house was caused by State Street taking a sharp turn, so that the house had to be built at the apex of the angle. During the Civil War it was used for military purposes by the Government. It is now a home for Irish immigrant girls, under the auspices of the Mission of Our Lady of the Rosary.



THE BANKING CENTRE OF WALL STREET IN 1708, THE YEAR BEFORE THE BANK OF
THE MANHATTAN COMPANY WAS CHARTERED

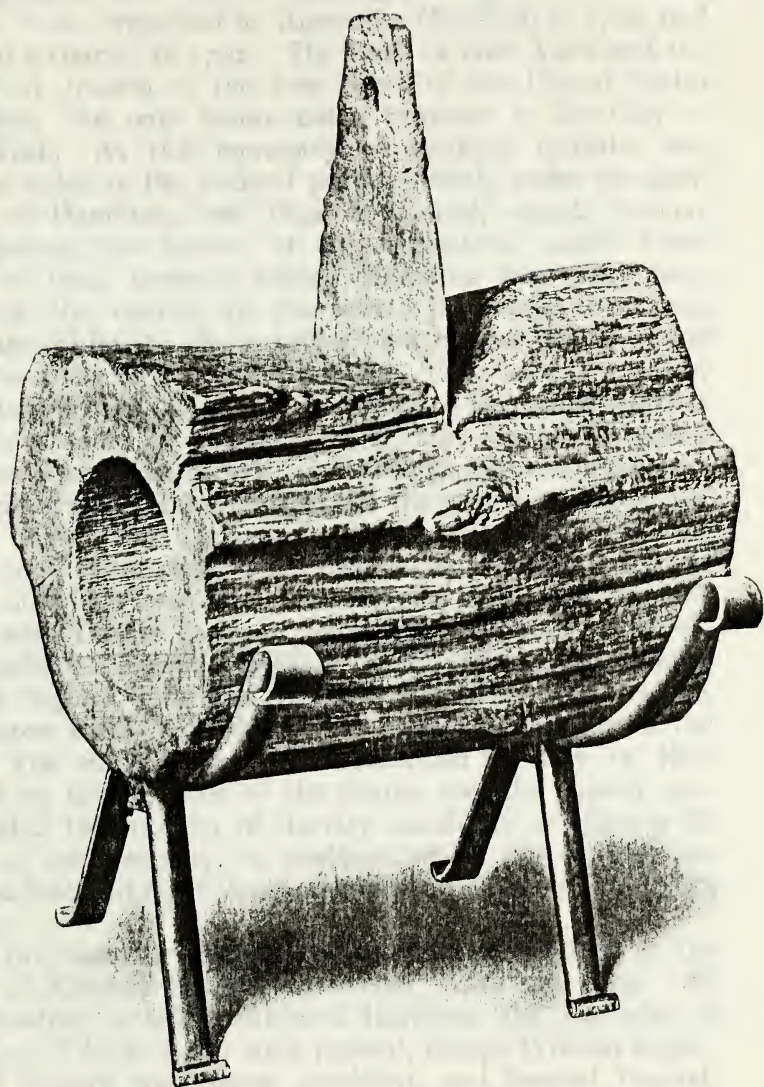
By Robertson, 1798

BANK OF THE MANHATTAN COMPANY

IT is fitting that this brochure should conclude with a brief history of the Bank of the Manhattan Company, from its rather unique beginning in 1799.

At the beginning of the nineteenth century New York was by no means so healthy a place as it is to-day, for it was frequently swept during the hot season by epidemics of yellow fever. One of the most severe of these, which occurred in 1798 and was attributed to the inadequate and inferior water supply, led a number of public-spirited gentlemen, among whom were John B. Church and Daniel Ludlow, wealthy merchants, to apply to the legislature for a charter for a company that would supply New York with pure water. Two of the most active spirits in the movement were Aaron Burr and Alexander Hamilton, who at this time were not by any means the bitter rivals that they were three years later. And the two together, on February 25, 1799, called upon the mayor in advocacy of the movement, and were directed by the Common Council to put in writing their request for the granting of the charter to the Manhattan Company. It does not appear what further interest Alexander Hamilton had in the movement, but the company was formed with a capital of two millions, and it was given the name of the Manhattan Company.

A clause was inserted in the charter permitting the company "to employ all surplus capital in the purchase of public or other stock or in any other monied transactions or operations not inconsistent with the Constitution and laws of New York or of the United States."



OLD WATER GATE DUG UP IN PARK ROW IN 1900

There was some opposition to the provisions of this charter which granted the company banking privileges, as the Bank of New York, organized by Alexander Hamilton in 1784, had received a charter in 1792. The Bank of New York and the New York branch of the first Bank of the United States were then the only banks doing business in the City of New York. As this monopoly of banking facilities was of great value to the Federal party,—which, under the leadership of Hamilton, was then in control,—much jealousy arose among the leaders of the opposition, under Aaron Burr, so that, however willing Hamilton may have been to grant the charter to the water company, there was much opposition to the granting of a charter which would open the doors to a banking business. The need of a proper water supply was, however, too strong to be denied, particularly as it could be carried through only by a responsible company with large capital, so that it passed the legislature on April 2, 1799, and soon received the governor's signature.

The books were opened for public subscription to the \$2,000,000 capital stock of the Manhattan Company, the par value of which was \$50. Among the subscribers to the stock were Daniel Ludlow, John Watts, John B. Church, Brockholst Livingston, William Laight, Pascal N. Smith, Samuel Osgood, John Stevens, John B. Coles, John Broome, and Aaron Burr, many of the best-known merchants of the time. The entire amount was subscribed by May 15, New York City taking 2,000 of the shares, and the charter provided that the recorder of the city should be *ex officio* a director of the company,—a provision which was in effect for one hundred and eight years, until the abolition of the office in 1907.

The first meeting of the board of directors was held at the house of Edward Barden, inn-keeper, April 11, 1799. All the directors, including Richard Harrison, the Recorder of the City of New York, were present, except William Edgar. Daniel Ludlow was chosen president, and Samuel Osgood, John B. Coles, and John Stevens were appointed a committee to report the best means to obtain a water supply. It was decided to dig a number of wells in various parts of the

city, and particularly a large well, thirty-five feet deep, between Reade and Chambers Streets, a few feet from Collect Pond. Over this early well, a tank of iron was erected, which is now enclosed in an old-fashioned building, and is still owned by the Bank of the Manhattan Company. The water was piped to the lower part of the city in pine logs, and the distributing system was gradually extended through the city south of City Hall. In 1836 the water system was extended north along Broadway as far as Bleecker Street. At that time the company had about twenty-five miles of mains and supplied 2,000 houses. The water, while wholesome, was not very clear, and did not give entire satisfaction, but the company continued to operate its water service until the completion of the Croton system in 1842.

With the banking business in view, a committee of directors was appointed on April 17, 1799, "to consider the most proper means for employing the capital of the company," and on June 3, 1799, the committee reported in favor of opening an office of discount and deposit in a house which was purchased on the site of the present No. 40 Wall Street. At this number on September 1, 1799, the Bank of the Manhattan Company began business. The first action of the directors after the opening of the bank was to resolve that the board would meet Monday and Thursday of each week at eleven o'clock, and this policy of semi-weekly meetings still prevails, so that the entire board is enabled to keep in close touch with all its affairs.

Though the main office of the bank has always been at No. 40 Wall Street, a yellow fever epidemic in the autumn of 1805 caused all of the banks to move temporarily to the village of Greenwich, and finally the directors determined to provide a country office for use during the sickly season. Mr. Astor offered to cede eight lots of ground near Greenwich that were a part of his purchase from Governor Clinton. Land was finally acquired between the Bowery Road and East River. Branches of the bank were maintained from 1809 to 1819 in Utica and Poughkeepsie.

The legislature in granting certain amendments in 1808 to the charter of the Manhattan Company gave the State the right to take 1,000 shares of the Company's capital

stock (par \$50). The State exercised this right, the capital stock was increased from \$2,000,000 to \$2,050,000, and to-day both the State and the City of New York are still stockholders in the bank. This bank was one of the institutions to receive the Government deposits when they were withdrawn in 1833 from the Bank of the United States by President Jackson.

The Bank of the Manhattan Company acts as the reserve agent for many banks and trust companies throughout the country. It is to-day, as it was originally, primarily a commercial bank, seeking the active accounts of merchants and manufacturers and extending to them such accommodation as their credit and standing warrant.



OLD WOODEN WATER MAINS

